

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Chrisann Loccarini  
Debtor

Case No. 24-01662-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 11, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:**

Recip ID	Recipient Name and Address
db	+ Chrisann Loccarini, 1412 Donalds Road, Effort, PA 18330-2106
5628724	+ Ally Financial, P.O. Box 71119, Charlotte, NC 28272-1119
5628725	+ CACLU FCU, 1800 West Market Street, Pottsville, PA 17901-2002
5628728	+ FAB Destiny, P.O. Box 4499, Beaverton, OR 97076-4499

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 11 2024 22:35:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5628978	+ EDI: AISACG.COM	Oct 11 2024 22:35:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5628726	+ EDI: CAPITALONE.COM	Oct 11 2024 22:35:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5628727	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 18:36:38	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5628729	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 11 2024 18:33:00	Loancare LLC, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
5628730	+ Email/Text: bankruptcy@marinerfinance.com	Oct 11 2024 18:33:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
5628731	+ EDI: AGFINANCE.COM	Oct 11 2024 22:35:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5628732	Email/Text: bknotice@upgrade.com	Oct 11 2024 18:33:00	Upgrade Inc, 2 N Central Ave, FL 10, Phoenix, AZ 85004

TOTAL: 8

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brent J Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com
John J Martin	pa36@ecfbis.com trustee martin@martin-law.net
Timothy B. Fisher, II	on behalf of Debtor 1 Chrisann Loccarini donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

Chrisann Loccarini

Social Security number or ITIN xxx-xx-2172

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:24-bk-01662-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Chrisann Loccarini

10/11/24**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**